

2013 FPLs for APTC/CSR 2014 Benefit Year § 12.00

Effective January 1, 2014

APTC/CSR HH comp = Tax filer + Spouse (even if live apart) + tax filer's tax dependents § 28.05(d)	Federal APTC §12.03(a) (lower limit) See note below.	Federal/VT CSR § 13.00. Must enroll in a silver plan § 13.01(b)	VT Premium Reduction and VT CSR §12.06(b) 13.02	Federal APTC §12.03(a) (upper limit)	APTC/CSR HH comp = Tax filer + Spouse (even if live apart) + tax filer's tax dependents § 28.05(d)
HH SIZE	100% FPL	250% FPL	300% FPL	400% FPL	HH SIZE
1	11490	28725	34470	45960	1
2	15510	38775	46530	62040	2
3	19530	48825	58590	78120	3
4	23550	58875	70650	94200	4
5	27570	68925	82710	110280	5
6	31590	78975	94770	126360	6
7	35610	89025	106830	142440	7
8	39630	99075	118890	158520	8
9	43650	109125	130950	174600	9
10	47670	119175	143010	190680	10
11	51690	129225	155070	206760	11
12	55710	139275	167130	222840	12
13	59730	149325	179190	238920	13
14	63750	159375	191250	255000	14
15	67770	169425	203310	271080	15

IMPORTANT INFORMATION

- For APTC/CSR eligibility, CMS requires using FPLs in effect at the beginning of open enrollment for the entire benefit year. This means using 2013 FPLs for 2014 APTC/CSR benefit year.
- Most individuals with income below 100% or over 400% FPL do NOT qualify for APTC/CSR. See § 12.03(e), (f), and (g) for exceptions.
- Individuals who qualify for MEC (Medicaid, Dr. Dynasaur or employer sponsored insurance) do NOT qualify for APTC/CSR. Exception is if ESI fails MEC criteria.
- 5% disregard does not apply to the Federal or the VT premium assistance and cost sharing reductions. If they fail the applicable FPL, DO NOT deduct 5%.
- Married couples must file joint federal income tax returns including same sex couples if married in a state that recognizes same sex marriages.
- APTC/CSR income is "annualized." Use the above annualized figures and compare to the APTC/CSR HH size per § 28.05(d).
- APTC/CSR HH composition is always the tax filer, their spouse (even if living apart) and all the tax filer's dependents for the benefit year.
- APTC/CSR HH income = Tax filer's MAGI + Spouse's MAGI + Tax Dependent's MAGI (*only if expected to be required to file a tax return*) § 28.02(b).
- CSR - individuals must enroll in a silver level plan. Enrollment in a bronze, gold or platinum plan will result in CSR denial.